



Attorney Docket No. SAFCS121711

COMBINED DECLARATION AND POWER OF ATTORNEY
IN PATENT APPLICATION

As a below-named inventor, I hereby declare that:

my residence, mailing address, and citizenship are as stated below next to my name.

I believe that I am an original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled ONLINE SYSTEM AND METHOD FOR PROCESSING LIFE INSURANCE APPLICATIONS, the specification of which was filed on October 14, 2003, as United States Patent Application No. 10/685,290.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and I have also identified below any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed: NONE.

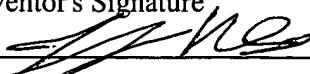
I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith: Lee E. Johnson, Reg. No. 22,946; Gary S. Kindness, Reg. No. 22,178; James W. Anable, Reg. No. 26,827; James R. Uhlir, Reg. No. 25,096; Jerald E. Nagae, Reg. No. 29,418; Dennis K. Shelton, Reg. No. 26,997; Jeffrey M. Sakoi, Reg. No. 32,059; Ward Brown, Reg. No. 28,400; Robert J. Carlson, Reg. No. 35,472; Rodney C. Tullett, Reg. No. 34,034; Daiva K. Tautvydas, Reg. No. 36,077; Maria L. C. Anderson, Reg. No. 40,574; George E. Renzoni, Ph.D., Reg. No. 37,919; Philip P. Mann, Reg. No. 30,960; George S. Farber, Reg. No. 41,497; Kevan L. Morgan, Reg. No. 42,015; John D. Denkenberger, Reg. No. 44,060; and Melanie J. Seelig, Reg. No. 44,328; and the firm of Christensen O'Connor Johnson Kindness^{PLLC}. Address all telephone calls to Kevan L. Morgan at telephone No. 206.695.1712.

Address all correspondence to:

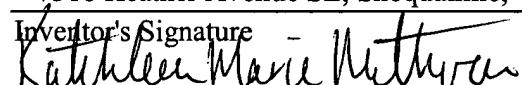
Customer No. 26389

CHRISTENSEN O'CONNOR JOHNSON KINDNESS^{PLLC}
1420 Fifth Avenue, Suite 2800
Seattle, WA 98101

I hereby further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Inventor Jennifer Victoria Davies	Citizenship U.S.
Residence Kirkland, Washington	
Mailing Address 348 13th Avenue, Kirkland, WA 98033	
Inventor's Signature 	Date 11/13/03

Full Name of Inventor Laura Ann Johnson	Citizenship U.S.
Residence Seattle, Washington	
Mailing Address 3232 43rd Avenue, Seattle, WA 98199	
Inventor's Signature 	Date 11/12/03

Full Name of Inventor Kathleen Marie Methven	Citizenship U.S.
Residence Snoqualmie, Washington	
Mailing Address 7316 Heather Avenue SE, Snoqualmie, WA 98065	
Inventor's Signature 	Date 11/12/03

Full Name of Inventor Kaley Donnelly Citizenship U.S.

Residence Mukilteo, Washington

Mailing Address 5525 112th Place SW, Mukilteo, WA 98275

Inventor's Signature Kaley Donnelly Date 11/12/03

Full Name of Inventor Noah Nathaniel Miles Citizenship U.S.

Residence Bellevue, Washington

Mailing Address 14620 NE 51st Place, B-4, Bellevue, WA 98007

Inventor's Signature Noah Nathaniel Miles Date 11/12/2003

Full Name of Inventor Debora Ann Wilhelm Citizenship U.S.

Residence Lynnwood, Washington

Mailing Address 4615 212th Street SW, Lynnwood, WA 98036

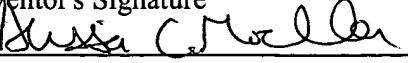
Inventor's Signature Debora Ann Wilhelm Date 11/12/2003

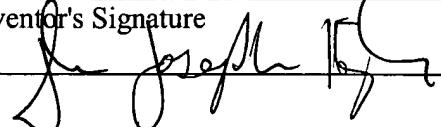
Full Name of Inventor Brandon H. Knowles Citizenship U.S.

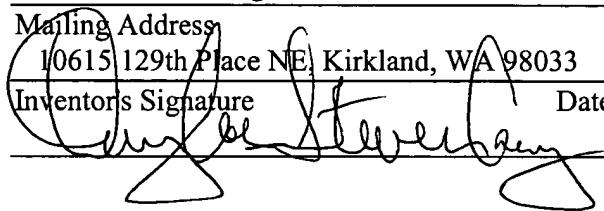
Residence Redmond, Washington

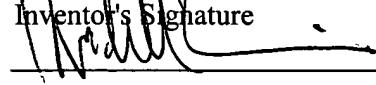
Mailing Address 10610 221st Lane NE, #204, Redmond, WA 98053

Inventor's Signature Brandon H. Knowles Date 11-12-2003

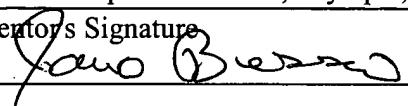
Full Name of Inventor Alissa C. Moeller	Citizenship U.S.
Residence Redmond, Washington 98052	
Mailing Address 9302 Redmond-Woodinville Road, #A 203, Redmond, WA 98052	
Inventor's Signature 	Date 11-12-03

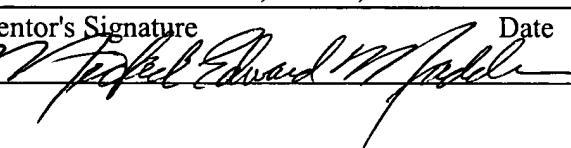
Full Name of Inventor John Joseph Higley	Citizenship U.S.
Residence Snohomish, Washington	
Mailing Address 12819 Seattle Hill Road, Unit B, Snohomish, WA 98296	
Inventor's Signature 	Date 11/12/2003

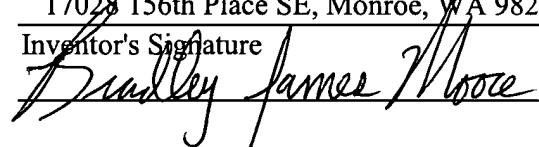
Full Name of Inventor Douglas Steven Carey	Citizenship U.S.
Residence Kirkland, Washington	
Mailing Address 10615 129th Place NE, Kirkland, WA 98033	
Inventor's Signature 	Date 11/12/03

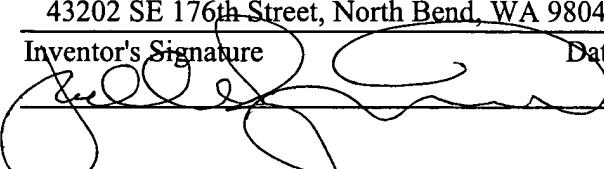
Full Name of Inventor Wendell Tobiason	Citizenship U.S.
Residence Snohomish, Washington	
Mailing Address 1541 88th Street SE, Snohomish, WA 98290	
Inventor's Signature 	Date 11/17/03

Full Name of Inventor Charlene E. Hallstaff	Citizenship U.S.
Residence Montrose, Colorado	
Mailing Address 23705 V66 Trail, Montrose, CO 81401	
Inventor's Signature	Date
<hr/>	

Full Name of Inventor James FerneKeith Besso	Citizenship U.S.
Residence Olympia, Washington	
Mailing Address 2525 Kempton Street SE, Olympia, WA 98501	
Inventor's Signature 	Date 11-13-03
<hr/>	

Full Name of Inventor Michael Edward Madden	Citizenship U.S.
Residence Seattle, Washington	
Mailing Address 8305 20th Avenue NW, Seattle, WA 98117	
Inventor's Signature 	Date 11/12/03
<hr/>	

Full Name of Inventor Bradley James Moore	Citizenship U.S.
Residence Monroe, Washington	
Mailing Address 17028 156th Place SE, Monroe, WA 98272	
Inventor's Signature 	Date 11/12/03
<hr/>	

Full Name of Inventor Joelle Juleann Pozniak	Citizenship U.S.
Residence North Bend, Washington	
Mailing Address 43202 SE 176th Street, North Bend, WA 98045	
Inventor's Signature 	Date 11.12.03

Full Name of Inventor Jerald A. Walle	Citizenship U.S.
Residence Tacoma, Washington	
Mailing Address 2801 North Stevens Street, Tacoma, WA 98407	
Inventor's Signature 	Date 11.12.03

KLM:lpz



Attorney Docket No. SAFCS121711

COMBINED DECLARATION AND POWER OF ATTORNEY
IN PATENT APPLICATION

As a below-named inventor, I hereby declare that:

my residence, mailing address, and citizenship are as stated below next to my name.

I believe that I am an original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled ONLINE SYSTEM AND METHOD FOR PROCESSING LIFE INSURANCE APPLICATIONS, the specification of which was filed on October 14, 2003, as United States Patent Application No. 10/685,290.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and I have also identified below any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed: NONE.

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith: Lee E. Johnson, Reg. No. 22,946; Gary S. Kindness, Reg. No. 22,178; James W. Anable, Reg. No. 26,827; James R. Uhlir, Reg. No. 25,096; Jerald E. Nagae, Reg. No. 29,418; Dennis K. Shelton, Reg. No. 26,997; Jeffrey M. Sakoi, Reg. No. 32,059; Ward Brown, Reg. No. 28,400; Robert J. Carlson, Reg. No. 35,472; Rodney C. Tullett, Reg. No. 34,034; Daiva K. Tautvydas, Reg. No. 36,077; Maria L. C. Anderson, Reg. No. 40,574; George E. Renzoni, Ph.D., Reg. No. 37,919; Philip P. Mann, Reg. No. 30,960; George S. Farber, Reg. No. 41,497; Kevan L. Morgan, Reg. No. 42,015; John D. Denkenberger, Reg. No. 44,060; and Melanie J. Seelig, Reg. No. 44,328; and the firm of Christensen O'Connor Johnson Kindness^{PLLC}. Address all telephone calls to Kevan L. Morgan at telephone No. 206.695.1712.

Address all correspondence to:

Customer No. 26389

CHRISTENSEN O'CONNOR JOHNSON KINDNESS^{PLLC}
1420 Fifth Avenue, Suite 2800
Seattle, WA 98101

I hereby further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Inventor Jennifer Victoria Davies	Citizenship U.S.
Residence Kirkland, Washington	
Mailing Address 348 13th Avenue, Kirkland, WA 98033	
Inventor's Signature	Date
<hr/> <hr/>	

Full Name of Inventor Laura Ann Johnson	Citizenship U.S.
Residence Seattle, Washington	
Mailing Address 3232 43rd Avenue, Seattle, WA 98199	
Inventor's Signature	Date
<hr/> <hr/>	

Full Name of Inventor Kathleen Marie Methven	Citizenship U.S.
Residence Snoqualmie, Washington	
Mailing Address 7316 Heather Avenue SE, Snoqualmie, WA 98065	
Inventor's Signature	Date
<hr/> <hr/>	

Full Name of Inventor Kaley Donnelly	Citizenship U.S.
Residence Mukilteo, Washington	
Mailing Address 5525 112th Place SW, Mukilteo, WA 98275	
Inventor's Signature	Date

Full Name of Inventor Noah Nathaniel Miles	Citizenship U.S.
Residence Bellevue, Washington	
Mailing Address 14620 NE 51st Place, B-4, Bellevue, WA 98007	
Inventor's Signature	Date

Full Name of Inventor Debora Ann Wilhelm	Citizenship U.S.
Residence Lynnwood, Washington	
Mailing Address 4615 212th Street SW, Lynnwood, WA 98036	
Inventor's Signature	Date

Full Name of Inventor Brandon H. Knowles	Citizenship U.S.
Residence Redmond, Washington	
Mailing Address 10610 221st Lane NE, #204, Redmond, WA 98053	
Inventor's Signature	Date

Full Name of Inventor Alissa C. Moeller	Citizenship U.S.
Residence Redmond, Washington 98052	
Mailing Address 9302 Redmond-Woodinville Road, #A 203, Redmond, WA 98052	
Inventor's Signature	Date
<hr/>	

Full Name of Inventor John Joseph Higley	Citizenship U.S.
Residence Snohomish, Washington	
Mailing Address 12819 Seattle Hill Road, Unit B, Snohomish, WA 98296	
Inventor's Signature	Date
<hr/>	

Full Name of Inventor Douglas Steven Carey	Citizenship U.S.
Residence Kirkland, Washington	
Mailing Address 10615 129th Place NE, Kirkland, WA 98033	
Inventor's Signature	Date
<hr/>	

Full Name of Inventor Wendell Tobiason	Citizenship U.S.
Residence Snohomish, Washington	
Mailing Address 15411 88th Street SE, Snohomish, WA 98290	
Inventor's Signature	Date
<hr/>	

Full Name of Inventor Charlene E. Hallstaff	Citizenship U.S.
Residence Montrose, Colorado	
Mailing Address 23705 V66 Trail, Montrose, CO 81401	
Inventor's Signature <i>Charlene E. Hallstaff</i>	Date 11/17/03

Full Name of Inventor James FerneKeith Besso	Citizenship U.S.
Residence Olympia, Washington	
Mailing Address 2525 Kempton Street SE, Olympia, WA 98501	
Inventor's Signature	Date

Full Name of Inventor Michael Edward Madden	Citizenship U.S.
Residence Seattle, Washington	
Mailing Address 8305 20th Avenue NW, Seattle, WA 98117	
Inventor's Signature	Date

Full Name of Inventor Bradley James Moore	Citizenship U.S.
Residence Monroe, Washington	
Mailing Address 17028 156th Place SE, Monroe, WA 98272	
Inventor's Signature	Date

Full Name of Inventor Joelle Juleann Pozniak	Citizenship U.S.
Residence North Bend, Washington	
Mailing Address 43202 SE 176th Street, North Bend, WA 98045	
Inventor's Signature	Date
<hr/>	

Full Name of Inventor Jerald A. Walle	Citizenship U.S.
Residence Tacoma, Washington	
Mailing Address 2801 North Stevens Street, Tacoma, WA 98407	
Inventor's Signature	Date
<hr/>	

KLM:lpz